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Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

AMENDMENT TO THE CLAIMS

1. (Currently Amended) A system for ~~generating creation of a~~  
~~certificate of insurance and preventing creation of an~~  
~~unauthorized certificate of insurance~~, relative to an insured  
party, for a third-party requester ~~who is not the insured party or~~  
~~an insurer or an insurance producer~~, relative to the insured  
party, comprising:

a database storing insurance coverage information about each  
of a plurality of insured parties; and

a computer system communicably coupled to the database, the  
computer system including computer program instructions to:

(a) provide a first user interface under control of a  
first user to accept, from a the first user, an insured name and  
address, restriction criteria including insurance policy details,  
certificate wording allowed and disallowed to prevent unauthorized  
insurance coverage information from being included in the  
certificate of insurance and access identification of one of the  
plurality of insured parties ~~and information identifying a third~~  
~~party who is to be authorized to generate a certificate of~~  
~~insurance, relative to the one of the plurality of insured~~  
~~parties;~~

(b) ~~determine if the first user is authorized to enter~~  
~~information into the database;~~

(c) ~~if the first user is authorized, store information~~  
~~about the third party in the database in association with the one~~  
~~of the plurality of insured parties;~~

(d) ~~provide a second user interface to accept user~~  
~~credentials and an identification of one of the plurality of~~

Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

~~insured parties from a third party requester, wherein the second user interface is accessible by at least a user who is not the one of the plurality of insured parties or an insurance producer or an insurer, relative to the one of the plurality of insured parties, and is operative to accept proposed text to be entered into a remarks box within a certificate of insurance to be generated;~~

~~(e) determine if the third party requester is authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties, comprising accessing the database to determine if the user credentials accepted from the third party requester by the second user interface correspond to the information about the third party stored in the database in association with the one of the plurality of insured parties; and~~

~~(f) if for the third-party requester is authorized, form a complete sentence reflecting the proposed text and at least a portion of the to select a specific insured by the access identification and specify insurance coverage information stored in the database and corresponding to the one of the plurality of relative to the specific insured parties, and enter the complete sentence into the remarks box within a to be provided in the certificate of insurance, to be generated, such that the complete sentence is not modifiable by the third party requester,~~

~~(g) generate a certificate of insurance relating to the one of the plurality of insured parties, optionally including the complete sentence reflecting the proposed text and at least a portion of the as restricted in accordance with the restriction criteria entered in the database by the first user to prevent inclusion of unauthorized insurance coverage information, stored~~

Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

~~in the database and corresponding to the one of the plurality of insured parties; and~~

~~(h) provide the generated including the disallowed certificate wording; and~~

~~(c) create the certificate of insurance to the third-party requester based on the specified insurance coverage information as restricted in accordance with the restriction criteria entered in the database by the first user.~~

2. (Currently Amended) The system of claim 1, wherein:

the database is operable to store information about a plurality of passwords corresponding to at least one of the plurality of insured parties, each of the passwords being associated with a different subset of the insurance coverage information ~~about the at least one of~~ relative to the plurality of insured parties; and

the second user interface is operable to accept a password from the third-party requester and to ~~generate~~ create the certificate of insurance such that the ~~generated~~ created certificate of insurance contains a subset of the insurance coverage information associated with the entered password.

3. (Currently Amended) The system of claim 1, wherein:

the database is operable to store information about an approving party corresponding to at least a subset of the insurance coverage information corresponding to ~~at least one of the plurality of insured parties; and~~

the computer system is operative to send an electronic message to the approving party prior to ~~generating~~ creating the

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

certificate of insurance, the electronic message including at least a portion of a proposed certificate of insurance, and to ~~generate~~ create the certificate of insurance ~~only if depending on receipt of an approval response is received from the approving party.~~

4. (Canceled)

5. (Currently Amended) The ~~server~~ system of claim 3, wherein the at least a portion of the proposed certificate of insurance included in the electronic message to the approving party is modifiable by the approving party and the ~~generated~~ created certificate of insurance is ~~generated~~ created according to modifications made by the approving party to the at least a portion of the proposed certificate of insurance.

6. (Currently Amended) A method for ~~issuing~~ creation of a certificate of insurance and preventing creation of an unauthorized certificate of insurance, relative to an insured party, ~~to for a third-party requester who is not the insured party or an insurer or an insurance producer, relative to the insured party,~~ comprising:

storing insurance coverage information corresponding to each of a plurality of insured parties in a database;

providing a first user interface under control of a first user;

~~determining if a first user at the first user interface is authorized to enter information into the database;~~

~~if the first user is authorized;~~

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

—accepting, from the first user, an identification of one of the insured parties and ~~information identifying a third party who is to be authorized to generate a restriction criteria including insurance policy details, certificate wording allowed and disallowed to prevent unauthorized insurance coverage information from being included in the certificate of insurance, relative to the one of the plurality of insured parties, and storing information about the third party in the database in association with the~~ and access identification of one of the plurality of insured parties;

providing a second user interface that is accessible by ~~at least a user who is not the one of the plurality of insured parties or an insurance producer or an insurer, relative to the one of the plurality of insured parties~~ a third-party requester;

~~accepting user credentials and an~~ the access identification of the one of the plurality of insured parties from a ~~the~~ third-party requester via the second user interface;

~~determining if permitting the third third-party requester is authorized to generate a certificate of~~ to specify insurance coverage information relative to the one of the plurality of insured parties, ~~comprising accessing~~ to be provided in the certificate of insurance as restricted in accordance with the restriction criteria entered in the database to determine if the user credentials accepted from the third party requester by the second user interface correspond to the by the first user to prevent inclusion of unauthorized insurance coverage information, about the third party store in the database in association with the one of the plurality of insured parties including the disallowed certificate wording; and

Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

~~creating the if the second user is authorized, generating a~~  
~~certificate of insurance describing at least a portion of based on~~  
~~the specified insurance coverage information stored as restricted~~  
~~in accordance with the restriction criteria entered in the~~  
~~database and corresponding to the one of the plurality of insured~~  
~~parties by the first user.~~

7. (Currently Amended) The method of claim 6, further comprising:  
storing information about a plurality of passwords  
corresponding to at least one of the plurality of insured parties,  
each password being associated with a different subset of the  
insurance coverage information corresponding to the one of the  
plurality of insured parties; and

accepting a password from the third-party requester and  
~~generating creating~~ the certificate of insurance, such that the  
~~generated created~~ certificate of insurance contains a subset of  
the insurance coverage information associated with the entered  
password.

8. (Currently Amended) The method of claim 7, further comprising:  
storing information about an approving party corresponding to  
at least a subset of the insurance coverage information  
corresponding to at least one of the plurality of insured parties;

sending an electronic message to the approving party prior to  
~~generating creating~~ the certificate of insurance, the electronic  
message including at least portion of a proposed certificate of  
insurance; and

Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

~~creating generating~~ the certificate of insurance ~~only if~~  
depending on receipt of an approval response ~~is received~~ from the  
approving party.

9. (Canceled)

10. (Currently Amended) The method of claim 8, wherein the at  
least a portion of the proposed certificate of insurance included  
in the electronic message to the approving party is modifiable by  
the approving party; and wherein ~~generating~~ creating the  
certificate of insurance comprises ~~generating~~ creating the  
certificate of insurance according to modifications made by the  
approving party to the at least a portion of the proposed  
certificate of insurance.

11-14. (Canceled)

15. (Currently Amended) The method of claim 6, further  
comprising, after the step of accepting ~~user credentials and an~~  
the access identification of the one of the plurality of insured  
parties from ~~a~~ the third-party requester via the second user  
interface:

receiving proposed text to be entered into a remarks box  
within the certificate of insurance to be created;

forming a complete sentence reflecting the proposed text ~~and~~  
~~at least a portion of the information stored~~ as restricted in  
accordance with the restriction criteria entered in the database  
~~and corresponding to the one of the plurality of insured parties;~~

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

entering the complete sentence into the remarks box within  
the certificate of insurance to be ~~generated~~ created;

preventing the complete sentence from being modified by the  
third-party requester; and,

creating the if the second user is authorized, generating a  
certificate of insurance including the complete sentence  
~~reflecting the proposed text and at least a portion of the~~  
~~insurance coverage information stored in the database and~~  
~~corresponding to the one of the plurality of insured parties as~~  
restricted in accordance with the restriction criteria entered in  
the database.

16. (Currently Amended) The method of claim 15, wherein forming  
the complete sentence is responsive to a determination of whether  
~~or not~~ any text was entered into the remarks box within the  
certificate of insurance to be ~~generated~~ created.

17. (Previously Presented) The method of claim 16, further  
comprising:

presenting a pull-down menu to the third-party requester; and  
wherein

forming the complete sentence is further responsive to a  
selected one of a plurality of items listed within the pull-down  
menu.

18. (Previously Presented) The method of claim 17, wherein the  
pull-down menu is one of a plurality of pull down menus, wherein  
each of the plurality of pull down menus is associated with an  
insurance type.



Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

19. (Currently Amended) The system of claim 1, wherein:

the first user interface is operable to accept an identification of at least one type of insurance carried by the one of the plurality of insured parties and to store the at least one type of insurance in the database in association with the one of the plurality of insured parties; and the second user interface is operative to:

display~~only~~ the at least one type of insurance corresponding to the one of the plurality of insured parties;

allow the third-party requester to select~~at least one of~~ the displayed at least one type of insurance; and

the computer system is operative to generate create the certificate of insurance based on the selected at least one type of insurance.

20. (Currently Amended) The system of claim 19, wherein:

the first user interface is operable to input a minimum number of cancellation days and a maximum number of cancellation days and to store the inputted minimum number of cancellation days and maximum number of cancellation days in the database in association with the one of the plurality of insured parties;

the second user interface is operative to permit input of a requested number of cancellation days and generate an error message if the requested number of cancellation days is outside the minimum and maximum number of cancellation days.

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

21. (Currently Amended) The system of claim 19, wherein:

the first user interface is operative to input an indication that the words "Endeavor to" may be omitted from a cancellation clause in a certificate of insurance associated with the one of the plurality of insured parties and to store the indication in the database in association with the one of the plurality of insured parties; and

the computer system is operative, responsive to the association of said indication with said insured party, ~~for preventing to prevent~~ removal of the words "Endeavor to" in a cancellation clause of the ~~generated~~ created certificate of insurance.

22. (Currently Amended) The system of claim 19, wherein:

the first user interface is operative to present a list of insurance options that includes general liability additional insured, general liability lessor additional insured, general liability vendor's additional insured, automobile comprehensive, automobile collision, automobile additional insured, automobile loss payee, other additional insured, other loss payee and other mortgagee, and to permit the first user to select at least one of the list of insurance options and the computer system is operative to store the selected at least one insurance options in the database in association with the one of the plurality of insured parties; and the second user interface is operative, responsive to the selected at least one insurance option, to display ~~only~~ the selected at least one insurance option.

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

23. (Currently Amended) The system of claim 19, wherein:

the first user interface is operative to permit input of revised additional insured wording to be included in the ~~generated~~ created certificate of insurance; and

the computer system is operative to insert the revised additional insured wording into the ~~generated~~ created certificate of insurance in response to a indication of an additional insured option selected by the third-party requester.

24. (Currently Amended) The system of claim 19, wherein:

the first user interface is operative to permit input of an indication ~~that~~ to seek approval is required for the specified insurance coverage information; and

the computer system interface is operative to generate a request for approval in response to the indication ~~that~~ to seek approval is required.

25. (Currently Amended) The system of claim 24, wherein:

the first user interface is operative to permit input of an indication of an approver party; and

the computer system is operative to send a request for approval to the approver party.

26. (Previously Presented) The system of claim 25, wherein the request for approval includes an electronic message transmitted to the approver party, and wherein the request for approval further enables the approver party to view, change and approve a requested certificate of insurance.

Application No. 09/706,101

Filed: November 3, 2000

TC Art Unit: 3626

Confirmation No.: 5846

27. (Currently Amended) The system of claim 19, wherein the computer system further ~~includes~~ comprises:

computer program instructions operable to construct a sentence by combining a number of predetermined phrases in response to selection through the second user interface of at least one insurance characteristic, wherein the sentence is entered in a text field appearing on a requested certificate of insurance.

28. (Currently Amended) The system of claim 27, wherein the computer system further includes:

computer program instructions operable to prevent any of a predetermined set of ~~words~~ the disallowed wording entered through the second user interface from appearing on the ~~generated~~ created certificate of insurance.

29. (Withdrawn) A server system connectable to a network, comprising:

program code for providing a registered party interface, wherein said registered party interface is operable to input a first set of insurance requirements for a job;

program code for associating said first set of insurance requirements with said job;

program code for providing a requestor interface, wherein said requestor interface is operable to display said first set of insurance requirements for said job in response to said association of said first set of insurance requirements and said job, wherein said requestor interface is further operable to input insurance policy information; and

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

program code for comparing said insurance policy information with said first set of insurance requirements, and for generating a certificate of insurance within a message to a first registered party including the results of said comparison.

30. (Withdrawn) The server system of claim 29, further comprising:

program code for storing said insurance policy information in association with said insured;

wherein said program code operable to provide said requestor interface is further operable to input an identifier associated with said insured; and

program code, responsive to receipt of said identifier associated with said insured and said association of said insurance policy information with said insured, for automatically comparing said insurance policy information with said insurance requirements, and for generating a certificate of insurance within a message to a registered party including the results of said comparison.

31. (Withdrawn) The server system of claim 29, further comprising:

program code for storing said insurance policy information in association with an insured;

wherein said program code operable to provide said requestor interface is further operable to input an identifier associated with said insured; and

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

program code, responsive to receipt of said identifier associated with said insured and said association of said insurance policy information with said insured, for:

a. automatically comparing said insurance policy information with a second set of insurance requirements for generating a certificate of insurance; and

b. providing results of said comparison of said insurance policy information with said second set of insurance requirements within an electronic mail message to a second registered party associated with said second set of insurance requirements.

32. (Withdrawn) The server system of claim 31, wherein said program code, responsive to receipt of said identifier associated with said insured and said association of said insurance policy information with said insured, is further operable to generate a certificate of insurance to a third party using said insurance policy information.

33. (Previously Presented) The system of claim 2, wherein the computer system further includes computer program instructions to:  
provide a third user interface to accept, from a third user, at least one password and an identification of a subset of the insurance coverage information stored in the database and associated with the third user and to associate the at least one password with the identified subset of the insurance coverage information.

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

34. (Currently Amended) The system of claim 3, wherein:  
the first user interface is operable to accept approval criteria; and

the computer system further includes computer program instructions to store the approval criteria in the database and responsive to the approval criteria and to at least one selection made by the third-party requester, to determine whether to send the electronic message and require seek the approval response before generating creating the certificate of insurance.

35. (Currently amended) A system for generating a certificate of insurance, relative to an insured party, for a third-party requester ~~who is not the insured party or an insurer or an insurance producer, relative to the insured party~~, comprising:

a database storing insurance coverage information about each of a plurality of insured parties; and

a computer system communicably coupled to the database, the computer system including computer program instructions to:

(a) provide a first user interface under control of a first user to accept, from ~~a the~~ first user, an identification of one of the plurality of insured parties and ~~information identifying a third party who is to be authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties~~ restriction criteria identifying information permitted to be included or prevented from being included in the certificate of insurance;

(b) ~~determine if the first user is authorized to enter information into the database;~~

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

~~\_\_\_\_\_ (c) if the first user is authorized, store information about the third party in the database in association with the one of the plurality of insured parties;~~

~~\_\_\_\_\_ (d) provide a second user interface to accept user credentials and an the identification of the one of the plurality of insured parties from a the third-party requester, wherein the second user interface is accessible by at least a user who is not the one of the plurality of insured parties or an insurance producer or an insurer, relative to the one of the plurality of insured parties;~~

~~(e) (c) define, subsequent to accepting user credentials and an the identification of the one of the plurality of insured parties, information to be printed on a certificate of insurance to be generated as restricted by the restriction criteria;~~

~~(f) determine if the third party requester is authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties, comprising accessing the database to determine if the user credentials accepted from the third party requester by the second user interface correspond to the information about the third party stored in the database in association with the one of the plurality of insured parties;~~

~~\_\_\_\_\_ (g) if the third party requester is authorized, (d) generate a certificate of insurance from at least a part of the information defined in (e), (c), above, said certificate relating to the one of the plurality of insured parties; and~~

~~(h) (d) provide the generated certificate of insurance to the third-party requester.~~



Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
Confirmation No.: 5846

36. (New) A system for providing a certificate of insurance for a certificate holder, comprising:

a database containing insurance coverage information related to an insured and containing restriction criteria identifying information permitted to be included or prevented from being included in the certificate of insurance;

a user interface coupled to the database and accessible by a the certificate holder; and

an input in the user interface to permit the user to provide an indication of insurance coverage information to be included in the certificate of insurance in relation to the insured, the input being influenced in accordance with the restriction criteria to restrict the insurance coverage information that can be indicated by the user.

37. (New) The system according to claim 36, wherein the input further comprises a text input for accepting text to indicate the insurance coverage information to be included in the certificate of insurance.

38. (New) The system according to claim 37, wherein the text input further comprises a list having at least one entry selectable by the user to indicate the insurance coverage information to be included in the certificate of insurance.